

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA**

RE:)	
)	
RUSSELL E. SCHICKLING)	CASE NO. 16-00997
KATHY L. SCHICKLING)	
)	
Debtor(s).)	

**CORRECTED DEBTORS MOTION FOR SANCTIONS
FOR AUTOMATIC STAY VIOLATION**

Debtors herein, by their attorney, H. J. Dane, hereby move the Court for an Order imposing sanctions on Gibraltar Capital Advance, LLC, an Illinois limited liability Corporation (“Gibraltar”) pursuant to 11 U.S.C. Section 362(k), and as grounds, state as follows:

1. Debtors filed for relief under Chapter 13 of the United States Bankruptcy Code with this Court on May 11, 2016. Listed as an unsecured creditor on the schedules filed with this Court was: Gibraltar, 400 Skokie Blvd., #375, Northbrook, Illinois 60062. This is also the address shown on the Gibraltar website and on the records of the Illinois Secretary of State.

2. Gibraltar is a creditor of Sneaky Pete’s Woodfire Grille, Inc. and had an assignment of credit card receivables from said corporation. The corporation ran a restaurant in LeClaire, Iowa until May 11, 2016.

3. From the filing of their Chapter 13 Case on May 11, 2016, Debtors have operated their restaurant as a sole proprietorship, and Sneaky Pete’s Woodfire Grille, Inc. has done no business since May 11, 2016.

4. Gibraltar has received six (6) separate mailings in connection with the Debtors bankruptcy case:

- (1) On May 13, the Court mailed to Gibraltar Official Form 3091 – Notice of Chapter 13 Bankruptcy Case at 400 Skokie Blvd., #375,

- Northbrook, Illinois 6006, a copy of the Certificate of Service is attached as Exhibit "A";
- (2) On May 13, the Court mailed to Gibraltar an Order and Notice of Bar Date in connection with the Chapter 13 Plan filed by Debtors at 400 Skokie Blvd., #375, Northbrook, Illinois 6006, a copy of the Certificate of Service is attached hereto as Exhibit "B";
 - (3) On August 3, 2016, Debtors' attorney mailed to the First Amended Chapter 13 Plan to Gibraltar at 400 Skokie Blvd., #375, Northbrook, Illinois 60062, a copy of the Proof of Service is attached hereto as Exhibit "C";
 - (4) On August 5, 2016, the Court mailed to Gibraltar an Order and Notice of Bar Date at 400 Skokie Blvd., #375, Northbrook, Illinois 60062, a copy of the Certificate of Service is attached hereto as Exhibit "D".
 - (5) On September 2, 2016, Debtors' attorney mailed the Second Amended Chapter 13 Plan to Gibraltar at 400 Skokie Blvd., #375, Northbrook, Illinois 60062, a copy of the Proof of Service is attached hereto as Exhibit "E".
 - (6) On September 4, 2016, the Court mailed an Order and Notice of Bar Date to Gibraltar at 400 Skokie Blvd., #375, Northbrook, Illinois 60062, a copy of the Certificate of Service is attached hereto as Exhibit "F".

5. On June 2, 2016, Debtors' attorney mailed another copy of the Official Form 3091, Notice of Chapter 13 Bankruptcy Case to Gibraltar at 400 Skokie Blvd., #375, Northbrook, Illinois 60062. That letter also requested that Gibraltar: "Please immediately cease and desist from collecting debts in violation of the automatic stay..." A copy of said letter is attached hereto as Exhibit "G".

6. On August 2, 2016, Debtors' attorney telephoned Gibraltar's home office but was unable to reach a representative.

7. On September 7, 2016, Debtors and their attorney again attempted to reach a representative of Gibraltar by telephone without success. The Debtors and their counsel spent over one hour in telephone conferences with First Data, Payment Revolution and Shopkeep trying to determine how and why Gibraltar was able to continue its collection from Debtors' credit card receipts.

8. On September 13, 2016, counsel for Debtors was finally able to speak with a representative at Gibraltar and was later contacted by their attorneys. Attorney Dane requested that Gibraltar agree to restore the \$25,000 in collection it has made from Debtors since May 11, 2016 in lieu of the filing of a motion for contempt.

9. Gibraltar's actions constitute a violation of the automatic stay as defined by the Eighth Circuit.

10. Since May 11, 2016, Gibraltar has intercepted and collected about \$25,000 in credit card payments from Debtors.

11. Due to Gibraltar's actions, Debtors had to have their attorney incur substantial time and expenses seeking to end Gibraltar's violation of the automatic stay.

12. Gibraltar's actions have caused severe financial hardship to the Debtors; which threatens the success of their business and of their reorganization.

WHEREFORE, Debtors request that this Court:

a. Hold Gibraltar Capital Advance, LLC in contempt of court for violating 11 U.S.C. Section 362;

b. Order Gibraltar Capital Advance, LLC to return all monies received on Debtors' account from May 11, 2016 to date;

c. Find that Gibraltar Capital Advance, LLC actions were willful in light of the fact that they received numerous notices apprising them of Debtors' bankruptcy;

d. Award compensatory and punitive damages, sanctions and attorney's fees for contempt of court and pursuant to Section 362(k) to the debtor; and

e. Order all other relief as is just and proper.

Russell E. Schickling and
Kathy L. Schickling, Debtors

By: /s/ H. J. Dane 
H. J. Dane, Attorney at Law
IA Fed. #9999913; IA State #AT0001964
IL Fed. & State #6182600
1111 East River Drive
Davenport, Iowa 52803
Telephone: (563) 326-0006
Facsimile: (563) 326-6204
E-mail: hjdane@hjdane.com

United States Bankruptcy Court
Southern District of Iowa

In re:
Russell E Schickling
Kathy L Schickling
Debtors

Case No. 16-00997-lmj
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0863-4

User: accc
Form ID: 5309I

Page 1 of 2
Total Noticed: 45

Date Rcvd: May 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2016.

db/jdb
tr
802166403 +Russell E Schickling, Kathy L Schickling, 28105 225th St., Le Claire, IA 52753-9724
+Carol F. Dunbar, 531 Commercial St, Ste 500, Waterloo, IA 50701-5497
Advanceme, Inc., c/o Joseph G. Bertroche, Jr., 425-2nd Street SE, Suite 940, PO Box 155,
Cedar Rapids, IA 52406-0155
802166406 Cardiovascular Medicine, PO Box 428, Davenport, IA 52805-0428
802166409 +Financial Adjustment Bureau, Inc., P.O. Box 276, 612 Jefferson, Burlington, IA 52601-5428
802166413 Genesis Medical Center, PO Box 70, Davenport, IA 52805-0070
802166414 Genesis Medical Center, P.O. Box 739, Moline, IL 61266-0739
802166415 +Gibraltar, 400 Skokie Blvd #375, Northbrook, IL 60062-7928
802166421 ++IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471
(address filed with court: Iowa Department of Revenue, ATTN: Bankruptcy Unit, PO Box 10471,
Des Moines, IA 50306)
802166423 +James S. Zmuda, Califf & Harper, 506 - 15th St. Ste. 600, Moline, IL 61265-2149
802166424 +Joseph Bertroche, 222 3rd Ave SE, Cedar Rapids, IA 52401-1509
802166425 +Kimberly Park Dental Assoc., 3512 Jersey Ridge Road, Davenport, IA 52807-2223
802166427 +Laura T. Lang, 5529 Baraboo Ct., Davenport, IA 52804-4867
802166428 Medic EMS, PO Box 309, Orion, IL 61273-0309
802166429 Metropolitan Medcial Laboratory, P.O. Box 128, Davenport, IA 52805-0128
802166431 +Michael L. Gorsline, Vollertsen, Britt & Gorsline, 5119 Utica Ridge Rd.,
Davenport, IA 52807-3062
802166430 +Michael L. Gorsline, Vollertsen, Britt & Gorsline, PC, 5119 Utica Ridge Rd.,
Davenport, IA 52807-3062
802166432 +ORA Orthopedics, 2300 53rd Ave., Ste. LL04, Bettendorf, IA 52722-7565
802166433 +Ortho & Rheuma Assoc PC, 3565 Utica Ridge Road, Bettendorf, IA 52722-1654
802166434 +Ortho & Rheuma Assoc PC, 1414 West Lombard, Davenport, IA 52804-2148
802166436 Pearl Capital, 9th Floor, 100 William St, New York, NY 10038
802166437 +Premier MRI Center, Inc., 3565 Utica Ridge Road, Bettendorf, IA 52722-1645
802166438 Quad Cities Nephrology Associates, LLC, 400 John Deere Rd., Moline, IL 61265-6898
802166439 +Radiology Group Imaging, 1970 E. 53rd Street, Davenport, IA 52807-2710
802166440 +Sneaky Pete's, 207 N. Cody Rd., Le Claire, IA 52753-9219
802166443 +TPC Cash & Carry, 2160 E. 53rd Street, Davenport, IA 52807-2706
802166442 +Thomas C. Hill, Attorney at Law, 1987 Spruce Hills Drive, Bettendorf, IA 52722-2624
802166444 +Tri State Adjustment, 440 Challenge Street, Freeport, IL 61032-2540
802166446 Trinity Medical Center, Payment Processing Center - PMD, 10604 Justin Drive,
Des Moines, IA 50322-3755
802166445 Trinity Medical Center, Payment Processing Center-PMD, PO Box 219714,
Kansas City, MO 64121-9714

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: hjdane@hjdane.com May 11 2016 22:49:13 H J Dane, KSTT Place,
1111 E River Dr, Davenport, IA 52803
ust +E-mail/Text: ustpregion12.dm.ecf@usdoj.gov May 11 2016 22:49:20 United States Trustee,
Federal Bldg, Room 793, 210 Walnut Street, Des Moines, IA 50309-2115
802166404 EDI: BANKAMER2.COM May 11 2016 22:53:00 Bank of America, PO Box 15726,
Wilmington, DE 19886-5726
802166405 EDI: BANKAMER2.COM May 11 2016 22:53:00 Bank of America, PO Box 17220,
Baltimore, MD 21297-1220
802166407 EDI: DISCOVER.COM May 11 2016 22:53:00 Discover, PO Box 30395,
Salt Lake City, UT 84130-0395
802166408 EDI: DISCOVER.COM May 11 2016 22:53:00 Discover Card Services, PO Box 15316,
Wilmington, DE 19850
802166410 E-mail/Text: data_processing@fin-rec.com May 11 2016 22:49:18
Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
802166411 +EDI: FORD.COM May 11 2016 22:53:00 Ford Motor Credit, PO Box 152271,
Irving, TX 75015-2271
802166412 EDI: RMSC.COM May 11 2016 22:53:00 GEMB, PO Box 960090, Orlando, FL 32896-0090
802166416 +E-mail/Text: bankruptcy@hraccounts.com May 11 2016 22:49:17 H & R Accounts, P.O. Box 672,
Moline, IL 61266-0672
802166417 E-mail/Text: bankruptcy@hraccounts.com May 11 2016 22:49:17 H & R Accounts, Inc.,
7017 John Deere Parkway, PO Box 672, Moline, IL 61266-0672
802166419 EDI: IRS.COM May 11 2016 22:53:00 Internal Revenue Service, Associate Area Counsel,
1616 Capital Avenue Suite 435, Omaha, NE 68102-4923
802166426 EDI: CBSKOHL.COM May 11 2016 22:53:00 Kohl's Payment Center, PO Box 2983,
Milwaukee, WI 53201-2983
802166435 E-mail/Text: jreagan@qcorthospecialists.com May 11 2016 22:49:22 Orthopaedic Specialists,
3385 Dexter Ct Ste. 300, Davenport, IA 52807-3471
802166447 EDI: RMSC.COM May 11 2016 22:53:00 Wal-Mart, PO Box 530927, Atlanta, GA 30353-0927
TOTAL: 15

EXHIBIT

PAGE 1 OF 4 PAGES

District/off: 0863-4

User: accc
Form ID: 5309I

Page 2 of 2
Total Noticed: 45

Date Rcvd: May 11, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

802166420* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Insolvency Group,
210 Walnut Street, Stop 5301, Des Moines, IA 50309-2109)
802166418* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114)
802166422* ++IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471
(address filed with court: Iowa Department of Revenue, Hoover State Office Building,
Des Moines, IA 50319)
802166441* +Sneaky Pete's, 207 N. Cody Rd, Le Claire, IA 52753-9219

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2016 at the address(es) listed below:

Carol F. Dunbar cfdunbar@cfu.net, cdunbar13s@ecf.epiqsystems.com
H J Dane on behalf of Joint Debtor Kathy L Schickling hjdane@hjdane.com,
kayla@hjdane.com;elizabeth@hjdane.com
H J Dane on behalf of Debtor Russell E Schickling hjdane@hjdane.com,
kayla@hjdane.com;elizabeth@hjdane.com
United States Trustee USTPRegion12.DM.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Russell E Schickling	Social Security number or ITIN	xxx-xx-5962
	First Name Middle Name Last Name	EIN	---
Debtor 2	Kathy L Schickling	Social Security number or ITIN	xxx-xx-4143
(Spouse, if filing)	First Name Middle Name Last Name	EIN	---
United States Bankruptcy Court	Southern District of Iowa	Date case filed for chapter	13 5/11/16
Case number:	16-00997-lmj13		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Russell E Schickling	Kathy L Schickling
2. All other names used in the last 8 years	dba Sneaky Pete's Steakhouse	
3. Address	28105 225th St. Le Claire, IA 52753	28105 225th St. Le Claire, IA 52753
4. Debtor's attorney Name and address	H J Dane KSTT Place 1111 E River Dr Davenport, IA 52803	Contact phone (563) 326-0006 Email: hjdane@hjdane.com
5. Bankruptcy trustee Name and address	Carol F. Dunbar 531 Commercial St, Ste 500 Waterloo, IA 50701	Contact phone (319) 233-6327 Email: cfidunbar@cfu.net
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	110 E. Court Ave. Suite 300 Des Moines, IA 50309	Office Hours: 08:00 AM - 05:00 PM Monday - Friday Contact phone (515) 284-6230 Date: 5/11/16

For more information, see page 2

page 2

United States Bankruptcy Court
Southern District of Iowa

In re:
Russell E Schickling
Kathy L Schickling
Debtors

Case No. 16-00997-lmj
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0863-4

User: accc
Form ID: NTCBDPLA

Page 1 of 2
Total Noticed: 42

Date Rcvd: May 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2016.

db/jdb
802166403 +Russell E Schickling, Kathy L Schickling, 28105 225th St., Le Claire, IA 52753-9724
Advanceme, Inc., c/o Joseph G. Bertroche, Jr., 425-2nd Street SE, Suite 940, PO Box 155,
Cedar Rapids, IA 52406-0155
802166404 Bank of America, PO Box 15726, Wilmington, DE 19886-5726
802166405 Bank of America, PO Box 17220, Baltimore, MD 21297-1220
802166406 Cardiovascular Medicine, PO Box 428, Davenport, IA 52805-0428
802166409 +Financial Adjustment Bureau, Inc., P.O. Box 276, 612 Jefferson, Burlington, IA 52601-5428
802166411 +Ford Motor Credit, PO Box 152271, Irving, TX 75015-2271
802166413 Genesis Medical Center, PO Box 70, Davenport, IA 52805-0070
802166414 Genesis Medical Center, P.O. Box 739, Moline, IL 61266-0739
802166415 +Gibraltar, 400 Skokie Blvd #375, Northbrook, IL 60062-7928
802166421 ++IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471
(address filed with court: Iowa Department of Revenue, ATTN: Bankruptcy Unit, PO Box 10471,
Des Moines, IA 50306)
802166423 +James S. Zmuda, Califf & Harper, 506 - 15th St. Ste. 600, Moline, IL 61265-2149
802166424 +Joseph Bertroche, 222 3rd Ave SE, Cedar Rapids, IA 52401-1509
802166425 +Kimberly Park Dental Assoc., 3512 Jersey Ridge Road, Davenport, IA 52807-2223
802166427 +Laura T. Lang, 5529 Baraboo Ct., Davenport, IA 52804-4867
802166428 Medic EMS, PO Box 309, Orion, IL 61273-0309
802166429 Metropolitan Medical Laboratory, P.O. Box 128, Davenport, IA 52805-0128
802166431 +Michael L. Gorsline, Vollertsen, Britt & Gorsline, 5119 Utica Ridge Rd.,
Davenport, IA 52807-3062
802166430 +Michael L. Gorsline, Vollertsen, Britt & Gorsline, PC, 5119 Utica Ridge Rd.,
Davenport, IA 52807-3062
802166432 +ORA Orthopedics, 2300 53rd Ave., Ste. LL04, Bettendorf, IA 52722-7565
802166433 +Ortho & Rheuma Assoc PC, 3565 Utica Ridge Road, Bettendorf, IA 52722-1654
802166434 +Ortho & Rheuma Assoc PC, 1414 West Lombard, Davenport, IA 52804-2148
802166436 Pearl Capital, 9th Floor, 100 William St, New York, NY 10038
802166437 +Premier MRI Center, Inc., 3565 Utica Ridge Road, Bettendorf, IA 52722-1645
802166438 Quad Cities Nephrology Associates, LLC, 400 John Deere Rd., Moline, IL 61265-6898
802166439 +Radiology Group Imaging, 1970 E. 53rd Street, Davenport, IA 52807-2710
802166440 +Sneaky Pete's, 207 N. Cody Rd., Le Claire, IA 52753-9219
802166443 +TPC Cash & Carry, 2160 E. 53rd Street, Davenport, IA 52807-2706
802166442 +Thomas C. Hill, Attorney at Law, 1987 Spruce Hills Drive, Bettendorf, IA 52722-2624
802166444 +Tri State Adjustment, 440 Challenge Street, Freeport, IL 61032-2540
802166446 Trinity Medical Center, Payment Processing Center - PMD, 10604 Justin Drive,
Des Moines, IA 50322-3755
802166445 Trinity Medical Center, Payment Processing Center-PMD, PO Box 219714,
Kansas City, MO 64121-9714

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

802166407 E-mail/Text: mrdiscen@discover.com May 11 2016 22:49:16 Discover, PO Box 30395,
Salt Lake City, UT 84130-0395
802166408 E-mail/Text: mrdiscen@discover.com May 11 2016 22:49:16 Discover Card Services,
PO Box 15316, Wilmington, DE 19850
802166410 E-mail/Text: data_processing@fin-rec.com May 11 2016 22:49:18
Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
802166412 E-mail/PDF: gecsedirecoverycorp.com May 11 2016 22:55:16 GEMB, PO Box 960090,
Orlando, FL 32896-0090
802166416 +E-mail/Text: bankruptcy@hraccounts.com May 11 2016 22:49:17 H & R Accounts, P.O. Box 672,
Moline, IL 61266-0672
802166417 E-mail/Text: bankruptcy@hraccounts.com May 11 2016 22:49:17 H & R Accounts, Inc.,
7017 John Deere Parkway, PO Box 672, Moline, IL 61266-0672
802166419 E-mail/Text: cio.bncmail@irs.gov May 11 2016 22:49:17 Internal Revenue Service,
Associate Area Counsel, 1616 Capital Avenue Suite 435, Omaha, NE 68102-4923
802166426 E-mail/Text: bnckohlsnotices@becket-lee.com May 11 2016 22:49:17 Kohl's Payment Center,
PO Box 2983, Milwaukee, WI 53201-2983
802166435 E-mail/Text: jreagan@qcorthospecialists.com May 11 2016 22:49:21 Orthopaedic Specialists,
3385 Dexter Ct Ste. 300, Davenport, IA 52807-3471
802166447 E-mail/PDF: gecsedirecoverycorp.com May 11 2016 22:55:24 Wal-Mart, PO Box 530927,
Atlanta, GA 30353-0927

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

802166420* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Insolvency Group,
210 Walnut Street, Stop 5301, Des Moines, IA 50309-2109)
802166418* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114)

District/off: 0863-4

User: accc
Form ID: NTCBDPLA

Page 2 of 2
Total Noticed: 42

Date Rcvd: May 11, 2016

***** BYPASSED RECIPIENTS (continued) *****
802166422* ++IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471
(address filed with court: Iowa Department of Revenue, Hoover State Office Building,
Des Moines, IA 50319)
802166441* +Sneaky Pete's, 207 N. Cody Rd, Le Claire, IA 52753-9219

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Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2016

Signature: /s/Joseph Speetjens..

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2016 at the address(es) listed below:

Carol F. Dunbar cfdunbar@cfu.net, cdunbar13s@ecf.epiqsystems.com
H J Dane on behalf of Joint Debtor Kathy L Schickling hjdane@hjdane.com,
kayla@hjdane.com;elizabeth@hjdane.com
H J Dane on behalf of Debtor Russell E Schickling hjdane@hjdane.com,
kayla@hjdane.com;elizabeth@hjdane.com
United States Trustee USTPRegion12.DM.ECF@usdoj.gov

TOTAL: 4

EXHIBIT B
PAGE 2 OF 3 PAGES

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF IOWA
110 E. Court Avenue, Suite 300
Des Moines, Iowa 50309-2044
www.iasb.uscourts.gov

In the Matter of:
Russell E Schickling
Kathy L Schickling
Debtor(s)

Case No. 16-00997-lmj13

ORDER AND NOTICE OF BAR DATE

The following docket text and Notice of Bar Date result from the indicated document(s) filed in the above captioned case:

Notice of Bar Date to Chapter 13 Plan (RE: related document(s)7 Chapter 13 Plan filed by Debtor Russell E Schickling, Joint Debtor Kathy L Schickling) Objections Due By 07/11/2016.
(acce)

NOTICE IS GIVEN that objections to the above referenced matter must be filed by the date referenced in the above docket text. Objections, if any, shall be filed with the Clerk, U.S. Bankruptcy Court. Said objections must include proof of service on all appropriate parties as required by the Federal Rules of Bankruptcy Procedure.

NOTICE IS FURTHER GIVEN that only timely and substantive objections will be set for hearing by separate notice. Otherwise an appropriate order will be entered without further notice and hearing.

IT IS THEREFORE ORDERED that this notice supersedes any other bar date notice the filer may have served for this matter and all parties receiving this notice shall govern themselves accordingly.

IT IS FURTHER ORDERED that a party who has not already received the document(s) indicated above may request such document(s) from the filer (if review of the content is absolutely necessary in determining whether to file an objection to the above referenced matter) and the filer shall comply promptly with such request.

Judge Lee M. Jackwig
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA**

RE:

RUSSELL E. SCHICKLING
KATHY L. SCHICKLING

CASE NO. 16-00997

Debtor(s).

PROOF OF SERVICE

The undersigned certifies that the attached Instrument was served on all parties to the above cause to each of the attorneys of record herein at their respective addresses electronically (ECF) as indicated on August 3, 2016 and by U.S. Mail as indicated on attached list.

By: X U.S. Mail
 Hand Delivered
 Certified Mail

 Fax
 Overnight Courier
 X Other Electronic, as indicated

/s/ Pamela S. Hargrave

U.S. Trustee @ USTPRegion12.DM.ECF@usdoj.gov	Carol Dunbar, Trustee mcdunbar@cfu.net ; cdunbar13s@ecf.epiqsystems.com	Richard A. Davidson rdavidson@l-wlaw.com
John E. Waters IDRbankruptcy@iowa.gov	Elizabeth E. Goodman on behalf of Trustee Carol F. Dunbar Chapter13@qwestoffice.net ; awarford14@ecf.epiqsystems.com	

Advanceme, Inc.
c/o Joseph G. Bertroche, Jr.
425-2nd Street SE, Suite 940
PO Box 155
Cedar Rapids, IA 52406-0155

Bank of America
PO Box 15726
Wilmington, DE 19886-5726

Bank of America
PO Box 17220
Baltimore, MD 21297-1220

Cardiovascular Medicine
PO Box 428
Davenport, IA 52805-0428

Discover
PO Box 30395
Salt Lake City, UT 84130-0395

Discover Card Services
PO Box 15316
Wilmington, DE 19850

Financial Adjustment Bureau, Inc.
P.O. Box 276
612 Jefferson
Burlington, IA 52601

Financial Recovery Services, Inc.
PO Box 385908
Minneapolis, MN 55438-5908

Ford Motor Credit
PO Box 152271
Irving, TX 75015

GEMB
PO Box 960090
Orlando, FL 32896-0090

Genesis Medical Center
PO Box 70
Davenport, IA 52805-0070

Genesis Medical Center
P.O. Box 739
Moline, IL 61266-0739

Gibraltar
400 Skokie Blvd #375
Northbrook, IL 60062

H & R Accounts
P.O. Box 672
Moline, IL 61265

H & R Accounts, Inc.
7017 John Deere Parkway
PO Box 672
Moline, IL 61266-0672

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

Internal Revenue Service
Associate Area Counsel
1616 Capital Avenue Suite 435
Omaha, NE 68102-4923

Internal Revenue Service
Insolvency Group
210 Walnut Street, Stop 5301
Des Moines, IA 50309-2109

Iowa Department of Revenue
ATTN: Bankruptcy Unit
PO Box 10471
Des Moines, IA 50306

Iowa Department of Revenue
Hoover State Office Building
Des Moines, IA 50319

James S. Zmuda
Califf & Harper
506 - 15th St. Ste. 600
Moline, IL 61265

Joseph Betroche
222 3rd Ave SE
Cedar Rapids, IA 52401

Kimberly Park Dental Assoc.
3512 Jersey Ridge Road
Davenport, IA 52807

Kohl's Payment Center
PO Box 2983
Milwaukee, WI 53201-2983

Laura T. Lang
5529 Baraboo Ct.
Davenport, IA 52804

Medic EMS
PO Box 309
Orion, IL 61273-0309

Metropolitan Medcial Laboratory
P.O. Box 128
Davenport, IA 52805-0128

Michael L. Gorsline
Vollertsen, Britt & Gorsline, PC
5119 Utica Ridge Rd.
Davenport, IA 52807

Michael L. Gorsline
Vollertsen, Britt & Gorsline
5119 Utica Ridge Rd.
Davenport, IA 52807

ORA Orthopedics
2300 53rd Ave., Ste. LL04
Bettendorf, IA 52722

Ortho & Rheuma Assoc PC
3565 Utica Ridge Road
Bettendorf, IA 52722

Ortho & Rheuma Assoc PC
1414 West Lombard
Davenport, IA 52804

Orthopaedic Specialists
3385 Dexter Ct Ste. 300
Davenport, IA 52807-3471

Pearl Capital
9th Floor, 100 William St
New York, NY 10038

Premier MRI Center, Inc.
3565 Utica Ridge Road
Bettendorf, IA 52722

Quad Cities Nephrology Associates, LLC
400 John Deere Rd.
Moline, IL 61265-6898

Radiology Group Imaging
1970 E. 53rd Street
Davenport, IA 52807

Sneaky Pete's
207 N. Cody Rd.
Le Claire, IA 52753

Sneaky Pete's
207 N. Cody Rd
Le Claire, IA 52753

Thomas C. Hill
Attorney at Law
1987 Spruce Hills Drive
Bettendorf, IA 52722

TPC Cash & Carry
2160 E. 53rd Street
Davenport, IA 52807

Tri State Adjustment
440 Challenge Street
Freeport, IL 61032

Trinity Medical Center
Payment Processing Center-PMD
PO Box 219714
Kansas City, MO 64121-9714

Trinity Medical Center
Payment Processing Center - PMD
10604 Justin Drive
Des Moines, IA 50322-3755

Wal-Mart
PO Box 530927
Atlanta, GA 30353-0927

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA

RE:)	
)	
RUSSELL E. SCHICKLING)	CASE NO. 16-00997-LMJ13
KATHY L. SCHICKLING)	FIRST AMENDED
)	CHAPTER 13 PLAN
Debtor(s).)	

1. PAYMENTS TO TRUSTEE:

The future earnings of the Debtor(s) are submitted to the supervision and control of the Court and the Debtor(s) shall pay to the trustee the following monthly amounts:

a. Debtors will pay a minimum \$400,000 over sixty months as follows: Debtors will pay \$1500.00 per month each October through February (October 2016-February, 2017), \$3,500 each March and April (2017 – 2018); \$5,500 per month every May and September (September 2016 - May 2017), \$10,000 each June, July and August (2016-2017); then \$8,500 per month every September and May (September 2017 – May, 2021); \$3,875 per month each October through February (October 2017 – February, 2021); \$6,500 per month each March and April (March, 2018 – April, 2021); \$13,000 each June, July and August (June, 2018 – August, 2020); plus net state and federal income tax refunds received by the Debtors (2016 – 2020).

Special Feasibility Provision: Pursuant to Paragraph 7, on or before October 15, 2016, the Debtors will sell the real estate at 203/207 N. Cody, LeClaire, Iowa and pay the secured creditor as set forth in Paragraph 7 below.

b. The Debtor(s) shall, each year during the course of this plan, provide the Trustee with copies of their income tax returns when completed and filed. All current Iowa sales and withholding tax returns and deposits for Sneaky Pete's Steakhouse will be filed on time and electronically; and all payments shall be made electronically for the full amount due, and on time.

c. If requested by the Court or Trustee, the Debtor(s) shall provide the Trustee with an annual statement of current income and expenses supported by their current proof of income, all as required by 11 USC 521(f)(4)(b) and the first such annual statement shall be due on April 30, 2017, and the same date each year thereafter during the course of the plan.

2. FILINGS OF PROOF OF CLAIMS:

a. The Trustee shall only distribute payments, including adequate protection payments, to creditors who actually filed proof of claim (including adequate proof of security) with the Court that are deemed allowed pursuant to 11 USC Section 502(a). However, if a creditor does not file a timely proof of such creditor's claim, then either the Debtor(s) or the Trustee may file such a claim as provided for by 11 USC Section 501(c) and in that event such claim shall be deemed the claim for all purposes under the plan.

b. The Trustee shall mail payments to the address provided on the proof of claim unless the claimant provides the Trustee with another address in writing for payments to be sent. If the claim is assigned or transferred, the Trustee shall continue to remit payments to the original claimant until a former notice of assignment or transfer is filed with the Court.

3. ADMINISTRATIVE CLAIMS:

The Trustee shall pay the allowed attorneys fees in equal monthly payments over six (6) months beginning the first month following the entry of the court order approving said fees or over a period of twelve (12) months if the monthly plan payments are not sufficient to pay the approved fees over six (6) months.

- a. **ATTORNEY FEES** \$15,000
(as approved by court order; amount shown is estimate for purpose of calculating plan)
- b. **TRUSTEE'S STATUTORY FEE**
The Trustee shall be entitled to reimbursement of fees and costs up to the percentage fee fixed by the Attorney General of each disbursement made by the Trustee, regardless of whether it is paid prior to or following confirmation.

4. PRIORITY CREDITOR CLAIMS:

The Trustee shall pay in full, in deferred cash payments, all claims entitled to priority under 11 USC Section 507, including the following unless the holder of a particular claim agrees to a different treatment. 11 USC Section 1322(a)(2). The amounts listed are estimates only; the Trustee will pay the amounts actually allowed.

- a. **Domestic Support Obligations ("DSO");**
None
- b. **Priority claims other than DSO's:**
 - Iowa Department of Revenue: \$ 5,108.53
 - Internal Revenue Service: \$35,034.50

5. SECURED CREDITOR CLAIMS:

Payments to secured creditors shall be made monthly in amounts representing their respective pro rata share of the plan payments available to pay secured creditors. Secured creditors shall be paid in full prior to any payments to unsecured creditors and such payments shall satisfy the Debtor's obligation, if any, to provide adequate protection payment to such secured creditors pursuant to 11 USC 1326(a)(1)(C).

A. HOME MORTGAGE DEFAULT [§1332(b)(5)]:

The mortgage on the Debtors' homestead located at 28015 225th St., LeClaire, Iowa is cross-collateralized with 203/207 N. Cody Rd., LeClaire, Iowa; and both mortgages have been

foreclosed and a sheriff's sale has been scheduled. Under Debtors' plan and pursuant to Paragraph 7 below, the business real estate at 203/207 N. Cody Rd., LeClaire, Iowa shall be sold and the proceeds net of selling expenses (estimated at \$349,000) shall be paid directly to Laura T. Lang outside the bankruptcy plan to satisfy in part the judgment owed to her together with interest at five percent (5%) after the filing date of the bankruptcy. After such payment, the balance -- estimated at \$15,000 -- shall be paid in full as a secured claim in Section B. below.

B. OTHER SECURED CLAIMS:

The Trustee will make payments to the following secured creditors with interest at the rate set forth below. It is the Debtor's intent that any claim not specifically provided for in this paragraph is deemed to be an unsecured claim and shall be treated and classified as such for purposes of determining the manner in which the Trustee will pay the claim. The creditors shall retain their liens securing such claim until the amount for which the claim is allowed as secured is paid in full (11 USC Sections 1325(a)(5)(B)(i) and 1327(c)). The secured claims shall also be paid interest at the rate of 5.0%; except the claims of the Iowa Department of Revenue and Internal Revenue Service are to be paid with their statutorily allowed rates.

Creditor	Collateral	Claim Amount	Secured Value
Laura T. Lang	Homestead	\$15,000	\$ 15,000
Ford Motor Credit	2002 Ford Taurus	\$ 600	\$ 600
Iowa Department of Revenue	Remaining Homestead And Personal Property	\$93,571.14	\$ 93,571.14
Internal Revenue Service	Remaining Homestead And Personal Property	\$208,832.01	\$154,130.78

6. TIMELY FILED UNSECURED CREDITOR CLAIMS:

The Trustee shall pay the allowed claims of unsecured creditors in monthly installments representing their respective pro rata share of the monthly plan payments available for payment to unsecured creditors, which payments shall commence after payment in full of all administrative costs (except the Trustee's ongoing statutory fee which shall continue), all secured claims and all priority claims.

a. The Debtor(s) is/are allowed to classify an unsecured consumer claim differently if it is guaranteed by another individual. 11 USC Section 1322(b)(1).

b. Creditors holding unsecured claims shall be divided into two classes. 11 USC Section 1322(a)(3).

Class A. Class A shall consist of creditors holding allowed unsecured claims of \$15.00 or less. The claims of such creditors shall be waived.

Class B. Class B shall consist of creditors holding allowed unsecured claims for any amount greater than \$15.00. The claims of such creditors shall be paid pro rata over the period of the plan.

c. The Trustee will pay holders of non-priority unsecured claims for which proofs of claims are timely filed the balance of all payments received by the Trustee and not paid under paragraph 2, 3, 4 and 5 their pro rata share of the funds available for distribution.

NOTE: The actual dividend paid by the Trustee may vary depending upon allowance of secured and priority claims, as well as the total sum of unsecured claims filed. No interest accruing after the date of filing of the petitioner shall be allowed on claims of unsecured creditors. Unmatured interest shall be rebated in determining the allowed amount of any such claim. 11 USC Section 502(b)(2).

7. SPECIAL PROVISION FOR 363 SALE OF REAL ESTATE.

a. Debtors will file a Motion under 11 U.S.C. §363 for authority to sell the real estate at 203/207 N. CODY, LECLAIRE, IOWA FREE AND CLEAR OF ALL LIENS. The sale is to close as soon as possible, and not later than September 15, 2016. The net proceeds of sale of this real estate, after payment of ordinary and customary costs of closing (including any realtor fees, attorney fees, real estate taxes, tax prorated and other costs of closing including but not limited to abstracting and revenue stamps) of approximately \$360,000 shall be paid first (directly and outside the plan) to satisfy in full or in part the secured claim of Laura T. Lang, including all principal and interest which has accrued since the filing of this case at Five Percent (5%) per annum; any remaining proceeds shall be paid next (directly and outside the plan) to satisfy in whole or part the secured claim of the Internal Revenue Service including all principal and interest which has accrued since the filing of this plan at the statutory rate.

8. OTHER PROVISIONS:

a. **Certain Post-Petition Claims.** Any post-petition claim allowed under 11 USC Section 1305 shall be paid in full. If such payment results in a reduction in the amount to general unsecured creditors, the Debtor(s) hereby agree(s) to amend this plan to ensure payment to said creditors as originally contemplated.

b. **Right to Object to Claims Reserved.** Debtor(s) reserve(s) the right to object to any proof of claim filed herein to contest it in amount, form or content and to require that the claim presented be properly supported by documentation as required by this court under applicable federal and state law.

c. **Mortgage Company to Send Statements or Coupon Books to Debtor(s).** If holders of claims that are to be paid directly by the Debtor(s) have been providing monthly statements or coupon books pre-petition, then said claim holder shall continue to provide monthly statements or coupon books to facilitate the Debtor(s) in making their monthly

rule, statute, or regulations, are invalid, void and otherwise unenforceable as to the Debtor(s) or the Chapter 13 Trustee.

l. **Title to Secured Property.** Upon the satisfaction or other discharge of a security interest in a motor vehicle, mobile home, or in any other property of the estate in bankruptcy for which the certificate of title is in the possession of the secured party, the secured party shall within 10 days after demand and, in any event, within 30 days of receipt of the notice of the entry of the Discharge Order, execute a release of its security interest on the said title or certificate, in the space provided therefore on the certificate or as the Division of Motor Vehicles prescribes, and mail or deliver the certificate and release to the Debtor(s) or the attorney for the Debtor(s). Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with the provision. This provision shall be enforced in a proceeding filed before the Bankruptcy Court and each such creditor consents to such jurisdiction by failure to file any timely objection to this plan. Such an enforcement proceeding may be filed by the Debtor(s) in this case either before or after the entry of the discharge order and either before or after the closing of this case. The Debtor(s) specifically reserve the right to file a motion to reopen this case under Section 360 of Title 11 of the United States Code to pursue the rights and claims provided for herein.

m. **Refund if Plan Not Confirmed.** Should this plan not be confirmed, or be dismissed at any time after confirmation, the Trustee shall return to Debtor(s) all undistributed funds by delivering same to their attorney, H. J. Dane, 1111 E. River Drive, Davenport, Iowa, 52803.

The Debtor(s) further represents an ability to carry out this plan, that it is in good faith, and is their best effort.

Dated: August 2, 2016

Signed: _____

/s/ Russell E. Schickling

Debtor

Dated: August 2, 2016

Signed: _____

/s/ Kathy L. Schickling

Debtor

Signed: _____

/s/ H. J. Dane

Attorney for Debtors

Summary of Debts scheduled to be paid in plan:

Administrative Costs:	\$	63,000
Priority debts:	\$	40,143
Secured Debts and Interest	\$	296,214
Unsecured debts:	\$	643
TOTAL	\$	400,000

installment payments. The sending of monthly statements or coupon books will not be a violation of the Automatic Stay. The Debtor(s) are not relieved from making their monthly installment if there has been an interruption in receipt of said monthly statements or coupon books.

d. **Lift Stay Terminates Creditor's Secured Distribution.** Distribution to secured creditors who obtain relief from the Automatic Stay will terminate on entry of such order lifting the stay, notwithstanding any other term of this plan to the contrary, except to the extent an unsecured deficiency claim is filed, which will be paid as a general unsecured claim.

e. **Lien Avoidance.** Any lien which may be avoided pursuant to 11 USC 522(f) shall be avoided to the benefit of Debtor(s), to the extent permitted under applicable state law. The holders of all other secured claims shall retain the lien securing such claims until the amount for which the claim is allowed as secured is paid in full. 11 USC 1325(a)(5)(B)(i).

f. **Vesting of Title.** Title to the property of the estate shall vest in the Debtor(s) upon confirmation of the plan pursuant to 11 USC Section 1327(b).

g. **Claim of Exemptions.** Debtor(s) claims of exempt property and valuations thereof filed pursuant to applicable state law, shall be allowed in the amounts listed on Schedule C.

h. **Late Filed Claims.** All late filed unsecured claims shall be separately classified and will be paid 0%.

i. **Allowance of Claims.** All timely filed claims shall be allowed as to the amount and classification unless objected to by the Debtor(s).

j. **Application of Mortgage Payments.** Confirmation of the plan shall impose a duty on the holders and/or servicers of claims secured by liens on real property to apply the payments received from the Trustee on pre-petition arrearages, if any, only to such arrearages; to deem the pre-petition arrearages as contractually cured by confirmation; to apply the direct mortgage payments, if any, paid the Debtor(s) to the month in which they were made under the plan or directly by the Debtor(s), whether such payments are immediately applied to the loan or placed into some type of suspense account; to notify the Trustee, the Debtor(s) and the attorney for the Debtor(s) of any changes in the interest rate for an adjustable rate mortgage and the effective date of the adjustment; to notify the Trustee, the Debtor(s) and attorney for the Debtor(s) of any change in the taxes and insurance that would increase or reduce the escrow portion of the monthly mortgage payment; and to otherwise comply with 11 USC Section 524(i).

k. **Arbitration.** The plan filed by Debtor(s) herein specifically rejects, avoids, cancels and otherwise releases the Debtor(s) for any and all contractual provisions, with any party or entity, which could or may impose on the Debtor(s) any duty, requirement or obligation to submit any and all claims, demands or causes of action of the Debtor(s) or any defenses, affirmative or otherwise, of any nature whatsoever, whether known or unknown, and whether arising pre-petition or post-petition, to any form of binding arbitration or alternative dispute resolution. Consequently, confirmation of this plan shall constitute a finding that any such clauses, conditions or provisions, whether arising under the Federal Arbitration Act or any state

By signing below, the attorney certifies that on this 3rd day of August, 2016, this document was filed electronically in the United States Bankruptcy Court, for the Southern District of Iowa. The parties listed below will receive notice electronically.

US Trustee

USTPRegion12.DM.ECF@usdoj.gov

Elizabeth Goodman, Atty

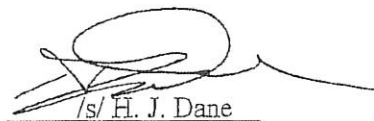
Chapter13@qwest.net

Carol Dunbar

cf dunbar@cfu.net,

cdunbar13s@ecf.epiqsystems.com

Signed:



/s/ H. J. Dane

Attorney for Debtors

In re:
Russell E Schickling
Kathy L Schickling
Debtors

Case No. 16-00997-lmj
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0863-4

User: andl
Form ID: NTCBDBK

Page 1 of 2
Total Noticed: 48

Date Rcvd: Aug 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2016.

db/jdb
802166403 +Russell E Schickling, Kathy L Schickling, 28105 225th St., Le Claire, IA 52753-9724
Advanceme, Inc., c/o Joseph G. Bertroche, Jr., 425-2nd Street SE, Suite 940, PO Box 155,
Cedar Rapids, IA 52406-0155
802166404 Bank of America, PO Box 15726, Wilmington, DE 19886-5726
802166405 Bank of America, PO Box 17220, Baltimore, MD 21297-1220
802176991 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
802166406 Cardiovascular Medicine, PO Box 428, Davenport, IA 52805-0428
802167941 +Financial Adjustment Bureau Inc., 612 Jefferson, Burlington, IA 52601-5428
802166409 +Financial Adjustment Bureau, Inc., P.O. Box 276, 612 Jefferson, Burlington, IA 52601-5428
802166411 +Ford Motor Credit, PO Box 152271, Irving, TX 75015-2271
802166413 Genesis Medical Center, PO Box 70, Davenport, IA 52805-0070
802166414 Genesis Medical Center, P.O. Box 739, Moline, IL 61266-0739
802166415 +Gibraltar, 400 Skokie Blvd #375, Northbrook, IL 60062-7928
802166421 +IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471
(address filed with court: Iowa Department of Revenue, ATTN: Bankruptcy Unit, PO Box 10471,
Des Moines, IA 50306)
802166423 +James S. Zmuda, Califf & Harper, 506 - 15th St. Ste. 600, Moline, IL 61265-2149
802166424 +Joseph Betroche, 222 3rd Ave SE, Cedar Rapids, IA 52401-1509
802166425 +Kimberly Park Dental Assoc., 3512 Jersey Ridge Road, Davenport, IA 52807-2223
802166427 +Laura T. Lang, 5529 Baraboo Ct., Davenport, IA 52804-4867
802166428 Medic EMS, PO Box 309, Orion, IL 61273-0309
802166429 Metropolitan Medcial Laboratory, P.O. Box 128, Davenport, IA 52805-0128
802166431 +Michael L. Gorsline, Vollertsen, Britt & Gorsline, 5119 Utica Ridge Rd.,
Davenport, IA 52807-3062
802166430 +Michael L. Gorsline, Vollertsen, Britt & Gorsline, PC, 5119 Utica Ridge Rd.,
Davenport, IA 52807-3062
802166432 +ORA Orthopedics, 2300 53rd Ave., Ste. LL04, Bettendorf, IA 52722-7565
802166433 +Ortho & Rheuma Assoc PC, 2300 53rd Ave., #L101, Bettendorf, IA 52722-7564
802166434 +Ortho & Rheuma Assoc PC, 1414 West Lombard, Davenport, IA 52804-2148
802166436 Pearl Capital, 9th Floor, 100 William St, New York, NY 10038
802166437 +Premier MRI Center, Inc., 2300 53rd Ave., #L101, Bettendorf, IA 52722-7564
802166438 Quad Cities Nephrology Associates, LLC, 400 John Deere Rd., Moline, IL 61265-6898
802166439 +Radiology Group Imaging, 1970 E. 53rd Street, Davenport, IA 52807-2710
802166440 +Sneaky Pete's, 207 N. Cody Rd., Le Claire, IA 52753-9219
802166443 +TPC Cash & Carry, 2160 E. 53rd Street, Davenport, IA 52807-2706
802166442 +Thomas C. Hill, Attorney at Law, 1987 Spruce Hills Drive, Bettendorf, IA 52722-2624
802166444 +Tri State Adjustment, 440 Challenge Street, Freeport, IL 61032-2540
802166445 Trinity Medical Center, Payment Processing Center-PMD, PO Box 219714,
Kansas City, MO 64121-9714
802166446 Trinity Medical Center, Payment Processing Center - PMD, 10604 Justin Drive,
Des Moines, IA 50322-3755

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

802166407 E-mail/Text: mrdiscen@discover.com Aug 03 2016 23:06:35 Discover, PO Box 30395,
Salt Lake City, UT 84130-0395
802166408 E-mail/Text: mrdiscen@discover.com Aug 03 2016 23:06:35 Discover Card Services,
PO Box 15316, Wilmington, DE 19850
802168429 E-mail/Text: mrdiscen@discover.com Aug 03 2016 23:06:35 Discover Bank,
Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
802166410 E-mail/Text: data_processing@fin-rec.com Aug 03 2016 23:06:44
Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
802166412 E-mail/PDF: gecsed@recoverycorp.com Aug 03 2016 23:03:05 GEMB, PO Box 960090,
Orlando, FL 32896-0090
802174885 +E-mail/Text: bankruptcy@hraccounts.com Aug 03 2016 23:06:37 GENESIS HOME MEDICAL EQUIPMENT,
C/O H AND R ACCOUNTS INC, PO BOX 672, MOLINE, IL 61266-0672
802166416 +E-mail/Text: bankruptcy@hraccounts.com Aug 03 2016 23:06:37 H & R Accounts, P.O. Box 672,
Moline, IL 61266-0672
802166417 E-mail/Text: bankruptcy@hraccounts.com Aug 03 2016 23:06:37 H & R Accounts, Inc.,
7017 John Deere Parkway, PO Box 672, Moline, IL 61266-0672
802166419 E-mail/Text: cio.bncmail@irs.gov Aug 03 2016 23:06:39 Internal Revenue Service,
Associate Area Counsel, 1616 Capital Avenue Suite 435, Omaha, NE 68102-4923
802166426 E-mail/Text: bnckohlsnotices@becket-lee.com Aug 03 2016 23:06:38 Kohl's Payment Center,
PO Box 2983, Milwaukee, WI 53201-2983
802170207 +E-mail/Text: mdeclerck@quad-corp.com Aug 03 2016 23:06:58
Metro Lab, QC Path, Pulmonary, Genesis Health System, c/o Quad Corporation,
2322 E Kimberly Rd Ste 215W, Davenport, IA 52807-7207
802174884 +E-mail/Text: bankruptcy@hraccounts.com Aug 03 2016 23:06:37 NEUROLOGY CONSULTANTS,
C/O H AND R ACCOUNTS INC, PO BOX 672, MOLINE, IL 61266-0672
802166435 E-mail/Text: jreagan@qcorthospecialists.com Aug 03 2016 23:06:48 Orthopaedic Specialists,
3385 Dexter Ct Ste. 300, Davenport, IA 52807-3471
802166447 E-mail/PDF: gecsed@recoverycorp.com Aug 03 2016 23:03:05 Wal-Mart, PO Box 530927,
Atlanta, GA 30353-0927

TOTAL: 14

EXHIBIT D

District/off: 0863-4

User: andl
Form ID: NTCBDBKPage 2 of 2
Total Noticed: 48

Date Rcvd: Aug 03, 2016

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471
(address filed with court: Iowa Department of Revenue, Attn: Bankruptcy Unit,
P.O. Box 10471, Des Moines, IA 50306)

cr* ++Laura T. Lang, 5529 Baraboo Ct., Davenport, IA 52804-4867

802166420* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Insolvency Group,
210 Walnut Street, Stop 5301, Des Moines, IA 50309-2109)

802166418* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114)

802166422* ++IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471
(address filed with court: Iowa Department of Revenue, Hoover State Office Building,
Des Moines, IA 50319)

802166441* ++Sneaky Pete's, 207 N. Cody Rd, Le Claire, IA 52753-9219

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2016 at the address(es) listed below:

Carol F. Dunbar cfdunbar@cfu.net, cdunbar13@ecf.epiqsystems.com
Elizabeth E Goodman on behalf of Trustee Carol F. Dunbar chapter13@qwestoffice.net,
awarford13@ecf.epiqsystems.com
H J Dane on behalf of Joint Debtor Kathy L Schickling hjdane@hjdane.com,
kayla@hjdane.com;elizabeth@hjdane.com
H J Dane on behalf of Debtor Russell E Schickling hjdane@hjdane.com,
kayla@hjdane.com;elizabeth@hjdane.com
John E Waters on behalf of Creditor Iowa Department of Revenue IDRBkruptcy@iowa.gov
Richard A Davidson on behalf of Creditor Laura T. Lang rdavidson@l-wlaw.com
United States Trustee USTPRegion12.DM.ECF@usdoj.gov

TOTAL: 7

EXHIBIT D
PAGE 2 OF 3 PAGES

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF IOWA

110 E. Court Avenue, Suite 300
Des Moines, Iowa 50309-2044
www.iasb.uscourts.gov

In the Matter of:
Russell E Schickling
Kathy L Schickling
Debtor(s)

Case No. 16-00997-lmj13

ORDER AND NOTICE OF BAR DATE

The following docket text and Notice of Bar Date result from the indicated document(s) filed in the above captioned case:

Notice of Bar Date to Chapter 13 Plan (RE: related document(s)25 Modified Chapter 13 Plan Before Confirmation filed by Debtor Russell E Schickling, Joint Debtor Kathy L Schickling) Objections Due By 08/24/2016. (andl)

NOTICE IS GIVEN that objections to the above referenced matter must be filed by the date referenced in the above docket text. Objections, if any, shall be filed with the Clerk, U.S. Bankruptcy Court. Said objections must include proof of service on all appropriate parties as required by the Federal Rules of Bankruptcy Procedure.

NOTICE IS FURTHER GIVEN that only timely and substantive objections will be set for hearing by separate notice. Otherwise an appropriate order will be entered without further notice and hearing.

IT IS THEREFORE ORDERED that this notice supersedes any other bar date notice the filer may have served for this matter and all parties receiving this notice shall govern themselves accordingly.

IT IS FURTHER ORDERED that a party who has not already received the document(s) indicated above may request such document(s) from the filer (if review of the content is absolutely necessary in determining whether to file an objection to the above referenced matter) and the filer shall comply promptly with such request.

Judge Lee M. Jackwig
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA

RE:)	
)	
RUSSELL E. SCHICKLING)	CASE NO. 16-00997
KATHY L. SCHICKLING)	
)	
Debtor(s).)	

PROOF OF SERVICE

The undersigned certifies that the attached Instrument was served on all parties to the above cause to each of the attorneys of record herein at their respective addresses electronically (ECF) as indicated on September 2, 2016 and by U.S. Mail as indicated on attached list on August 24, 2016.

By: X U.S. Mail Fax
 Hand Delivered Overnight Courier
 Certified Mail X Other Electronic, as indicated

/s/ Pamela S. Hargrave 

U.S. Trustee @ USTPRegion12.DM.ECF@usdoj.gov	Carol Dunbar, Trustee mcdunbar@cfu.net ; cdunbar13s@ecf.epiqsystems.com	Richard A. Davidson rdavidson@l-wlaw.com
John E. Waters IDRbankruptcy@iowa.gov	Elizabeth E. Goodman on behalf of Trustee Carol F. Dunbar Chapter13@qwestoffice.net ; awarford14@ecf.epiqsystems.com	SEE ATTACHED LIST OF CREDITORS

EXHIBIT E

PAGE 1 OF 10 PAGES

Advanceme, Inc.
c/o Joseph G. Bertroche, Jr.
425-2nd Street SE, Suite 940
PO Box 155
Cedar Rapids, IA 52406-0155

Bank of America
PO Box 15726
Wilmington, DE 19886-5726

Bank of America
PO Box 17220
Baltimore, MD 21297-1220

Cardiovascular Medicine
PO Box 428
Davenport, IA 52805-0428

Discover
PO Box 30395
Salt Lake City, UT 84130-0395

Discover Card Services
PO Box 15316
Wilmington, DE 19850

Financial Adjustment Bureau, Inc.
P.O. Box 276
612 Jefferson
Burlington, IA 52601

Financial Recovery Services, Inc.
PO Box 385908
Minneapolis, MN 55438-5908

Ford Motor Credit
PO Box 152271
Irving, TX 75015

GEMB
PO Box 960090
Orlando, FL 32896-0090

Genesis Medical Center
PO Box 70
Davenport, IA 52805-0070

Genesis Medical Center
P.O. Box 739
Moline, IL 61266-0739

Gibraltar
400 Skokie Blvd #375
Northbrook, IL 60062

H & R Accounts
P.O. Box 672
Moline, IL 61265

H & R Accounts, Inc.
7017 John Deere Parkway
PO Box 672
Moline, IL 61266-0672

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

Internal Revenue Service
Associate Area Counsel
1616 Capital Avenue Suite 435
Omaha, NE 68102-4923

Internal Revenue Service
Insolvency Group
210 Walnut Street, Stop 5301
Des Moines, IA 50309-2109

Iowa Department of Revenue
ATTN: Bankruptcy Unit
PO Box 10471
Des Moines, IA 50306

Iowa Department of Revenue
Hoover State Office Building
Des Moines, IA 50319

James S. Zmuda
Califf & Harper
506 - 15th St. Ste. 600
Moline, IL 61265

Joseph Betroche
222 3rd Ave SE
Cedar Rapids, IA 52401

Kimberly Park Dental Assoc.
3512 Jersey Ridge Road
Davenport, IA 52807

Kohl's Payment Center
PO Box 2983
Milwaukee, WI 53201-2983

Laura T. Lang
5529 Baraboo Ct.
Davenport, IA 52804

Medic EMS
PO Box 309
Orion, IL 61273-0309

Metropolitan Medcial Laboratory
P.O. Box 128
Davenport, IA 52805-0128

Michael L. Gorsline
Vollertsen, Britt & Gorsline, PC
5119 Utica Ridge Rd.
Davenport, IA 52807

Michael L. Gorsline
Vollertsen, Britt & Gorsline
5119 Utica Ridge Rd.
Davenport, IA 52807

ORA Orthopedics
2300 53rd Ave., Ste. LL04
Bettendorf, IA 52722

Ortho & Rheuma Assoc PC
3565 Utica Ridge Road
Bettendorf, IA 52722

Ortho & Rheuma Assoc PC
1414 West Lombard
Davenport, IA 52804

Orthopaedic Specialists
3385 Dexter Ct Ste. 300
Davenport, IA 52807-3471

Pearl Capital
9th Floor, 100 William St
New York, NY 10038

Premier MRI Center, Inc.
3565 Utica Ridge Road
Bettendorf, IA 52722

Quad Cities Nephrology Associates, LLC
400 John Deere Rd.
Moline, IL 61265-6898

Radiology Group Imaging
1970 E. 53rd Street
Davenport, IA 52807

Sneaky Pete's
207 N. Cody Rd.
Le Claire, IA 52753

Sneaky Pete's
207 N. Cody Rd
Le Claire, IA 52753

Thomas C. Hill
Attorney at Law
1987 Spruce Hills Drive
Bettendorf, IA 52722

TPC Cash & Carry
2160 E. 53rd Street
Davenport, IA 52807

Tri State Adjustment
440 Challenge Street
Freeport, IL 61032

Trinity Medical Center
Payment Processing Center-PMD
PO Box 219714
Kansas City, MO 64121-9714

Trinity Medical Center
Payment Processing Center - PMD
10604 Justin Drive
Des Moines, IA 50322-3755

Wal-Mart
PO Box 530927
Atlanta, GA 30353-0927

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF IOWA

RE:)	
)	
RUSSELL E. SCHICKLING)	CASE NO. 16-00997-LMJ13
KATHY L. SCHICKLING)	SECOND AMENDED
)	CHAPTER 13 PLAN
Debtor(s).)	

1. PAYMENTS TO TRUSTEE:

The future earnings of the Debtor(s) are submitted to the supervision and control of the Court and the Debtor(s) shall pay to the trustee the following monthly amounts:

a. Debtors will pay a minimum \$400,000 over sixty months as follows:
Debtors will pay \$1500.00 per month each October through February (October 2016-February, 2017); \$3,500 in March and April of 2017; \$5,500 per month every May and September (September 2016 - May 2017); \$10,000 each June, July and August (2016-2017); then \$8,500 per month every September and May (September 2017 - May, 2021); \$3,875 per month each October through February (October 2017 - February, 2021); \$5,500 per month each March and April (March, 2018 - April, 2021); \$13,000 each June, July and August (June, 2018 - August, 2020); plus net state and federal income tax refunds received by the Debtors (2016 - 2020).

Special Feasibility Provision: Pursuant to Paragraph 7, on or before October 15, 2016, the Debtors will sell the real estate at 203/207 N. Cody, LeClaire, Iowa and pay the secured creditor as set forth in Paragraph 7 below.

b. The Debtor(s) shall, each year during the course of this plan, provide the Trustee with copies of their income tax returns when completed and filed. All current Iowa sales and withholding tax returns and deposits for Sneaky Pete's Steakhouse will be filed on time and electronically; and all payments shall be made electronically for the full amount due, and on time.

c. If requested by the Court or Trustee, the Debtor(s) shall provide the Trustee with an annual statement of current income and expenses supported by their current proof of income, all as required by 11 USC 521(f)(4)(b) and the first such annual statement shall be due on April 30, 2017, and the same date each year thereafter during the course of the plan.

2. FILINGS OF PROOF OF CLAIMS:

a. The Trustee shall only distribute payments, including adequate protection payments, to creditors who actually filed proof of claim (including adequate proof of security) with the Court that are deemed allowed pursuant to 11 USC Section 502(a). However, if a creditor does not file a timely proof of such creditor's claim, then either the Debtor(s) or the Trustee may file such a claim as provided for by 11 USC Section 501(c) and in that event such claim shall be deemed the claim for all purposes under the plan.

EXHIBIT E

b. The Trustee shall mail payments to the address provided on the proof of claim unless the claimant provides the Trustee with another address in writing for payments to be sent. If the claim is assigned or transferred, the Trustee shall continue to remit payments to the original claimant until a former notice of assignment or transfer is filed with the Court.

3. ADMINISTRATIVE CLAIMS:

The Trustee shall pay the allowed attorneys fees in equal monthly payments over six (6) months beginning the first month following the entry of the court order approving said fees or over a period of twelve (12) months if the monthly plan payments are not sufficient to pay the approved fees over six (6) months.

- a. ATTORNEY FEES \$15,000
(as approved by court order; amount shown is estimate for purpose of calculating plan)
- b. TRUSTEE'S STATUTORY FEE
The Trustee shall be entitled to reimbursement of fees and costs up to the percentage fee fixed by the Attorney General of each disbursement made by the Trustee, regardless of whether it is paid prior to or following confirmation.

4. PRIORITY CREDITOR CLAIMS:

The Trustee shall pay in full, in deferred cash payments, all claims entitled to priority under 11 USC Section 507, including the following unless the holder of a particular claim agrees to a different treatment. 11 USC Section 1322(a)(2). The amounts listed are estimates only; the Trustee will pay the amounts actually allowed.

- a. Domestic Support Obligations ("DSO");
None
- b. Priority claims other than DSO's:
Iowa Department of Revenue: \$ 5,108.53
Internal Revenue Service: \$35,034.50

5. SECURED CREDITOR CLAIMS:

Payments to secured creditors shall be made monthly in amounts representing their respective pro rata share of the plan payments available to pay secured creditors. Secured creditors shall be paid in full prior to any payments to unsecured creditors and such payments shall satisfy the Debtor's obligation, if any, to provide adequate protection payment to such secured creditors pursuant to 11 USC 1326(a)(1)(C).

A. HOME MORTGAGE DEFAULT [§1332(b)(5)]:

The mortgage on the Debtors' homestead located at 28015 225th St., LeClaire, Iowa is cross-collateralized with 203/207 N. Cody Rd., LeClaire, Iowa; and both mortgages have been

foreclosed and a sheriff's sale has been scheduled. Under Debtors' plan and pursuant to Paragraph 7 below, the business real estate at 203/207 N. Cody Rd., LeClaire, Iowa shall be sold and the proceeds net of selling expenses (estimated at \$349,000) shall be paid directly to Laura T. Lang outside the bankruptcy plan to satisfy in part the judgment owed to her together with interest at five percent (5%) after the filing date of the bankruptcy. After such payment, the balance -- estimated at \$31,500 -- shall be paid in full as a secured claim in Section B. below.

B. OTHER SECURED CLAIMS:

The Trustee will make payments to the following secured creditors with interest at the rate set forth below. It is the Debtor's intent that any claim not specifically provided for in this paragraph is deemed to be an unsecured claim and shall be treated and classified as such for purposes of determining the manner in which the Trustee will pay the claim. The creditors shall retain their liens securing such claim until the amount for which the claim is allowed as secured is paid in full (11 USC Sections 1325(a)(5)(B)(i) and 1327(c)). The secured claims shall also be paid interest at the rate of 5.0%; except the claims of the Iowa Department of Revenue and Internal Revenue Service are to be paid with their statutorily allowed rates.

Creditor	Collateral	Claim Amount	Secured Value
Laura T. Lang	Homestead	\$15,000	\$ 31,500
Ford Motor Credit	2002 Ford Taurus	\$ 600	\$ 600
Iowa Department of Revenue	Remaining Homestead And Personal Property	\$93,571.14	\$ 93,571.14
Internal Revenue Service	Remaining Homestead And Personal Property	\$208,832.01	\$137,630.79*

*IRS Secured claim to be increased or decreased by amount by which Laura Lang secured claim paid herein is greater than or less than \$31,500.

6. TIMELY FILED UNSECURED CREDITOR CLAIMS:

The Trustee shall pay the allowed claims of unsecured creditors in monthly installments representing their respective pro rata share of the monthly plan payments available for payment to unsecured creditors, which payments shall commence after payment in full of all administrative costs (except the Trustee's ongoing statutory fee which shall continue), all secured claims and all priority claims.

a. The Debtor(s) is/are allowed to classify an unsecured consumer claim differently if it is guaranteed by another individual. 11 USC Section 1322(b)(1).

b. Creditors holding unsecured claims shall be divided into two classes. 11 USC Section 1322(a)(3).

EXHIBIT E

PAGE 6 OF 10 PAGES

Class A. Class A shall consist of creditors holding allowed unsecured claims of \$15.00 or less. The claims of such creditors shall be waived.

Class B. Class B shall consist of creditors holding allowed unsecured claims for any amount greater than \$15.00. The claims of such creditors shall be paid pro rata over the period of the plan.

c. The Trustee will pay holders of non-priority unsecured claims for which proofs of claims are timely filed the balance of all payments received by the Trustee and not paid under paragraph 2, 3, 4 and 5 their pro rata share of the funds available for distribution.

NOTE: The actual dividend paid by the Trustee may vary depending upon allowance of secured and priority claims, as well as the total sum of unsecured claims filed. No interest accruing after the date of filing of the petitioner shall be allowed on claims of unsecured creditors. Unmatured interest shall be rebated in determining the allowed amount of any such claim. 11 USC Section 502(b)(2).

7. SPECIAL PROVISION FOR 363 SALE OF REAL ESTATE.

a. Debtors will file a Motion under 11 U.S.C. §363 for authority to sell the real estate at 203/207 N. CODY, LECLAIRE, IOWA FREE AND CLEAR OF ALL LIENS. The sale is to close as soon as possible, and not later than September 15, 2016. The net proceeds of sale of this real estate, after payment of ordinary and customary costs of closing (including any realtor fees, attorney fees, real estate taxes, tax prorated and other costs of closing including but not limited to abstracting and revenue stamps) of approximately \$360,000 shall be paid first (directly and outside the plan) to satisfy in full or in part the secured claim of Laura T. Lang, including all principal and interest which has accrued since the filing of this case at Five Percent (5%) per annum; any remaining proceeds shall be paid next (directly and outside the plan) to satisfy in part the secured claim of the Iowa Department of Revenue plus interest accrued since the filing of this plan at the statutory rate.

8. OTHER PROVISIONS:

a. **Certain Post-Petition Claims.** Any post-petition claim allowed under 11 USC Section 1305 shall be paid in full. If such payment results in a reduction in the amount to general unsecured creditors, the Debtor(s) hereby agree(s) to amend this plan to ensure payment to said creditors as originally contemplated.

b. **Right to Object to Claims Reserved.** Debtor(s) reserve(s) the right to object to any proof of claim filed herein to contest it in amount, form or content and to require that the claim presented be properly supported by documentation as required by this court under applicable federal and state law.

c. **Mortgage Company to Send Statements or Coupon Books to Debtor(s).** If holders of claims that are to be paid directly by the Debtor(s) have been providing monthly statements or coupon books pre-petition, then said claim holder shall continue to provide monthly statements or coupon books to facilitate the Debtor(s) in making their monthly

installment payments. The sending of monthly statements or coupon books will not be a violation of the Automatic Stay. The Debtor(s) are not relieved from making their monthly installment if there has been an interruption in receipt of said monthly statements or coupon books.

d. **Lift Stay Terminates Creditor's Secured Distribution.** Distribution to secured creditors who obtain relief from the Automatic Stay will terminate on entry of such order lifting the stay, notwithstanding any other term of this plan to the contrary, except to the extent an unsecured deficiency claim is filed, which will be paid as a general unsecured claim.

e. **Lien Avoidance.** Any lien which may be avoided pursuant to 11 USC 522(f) shall be avoided to the benefit of Debtor(s), to the extent permitted under applicable state law. The holders of all other secured claims shall retain the lien securing such claims until the amount for which the claim is allowed as secured is paid in full. 11 USC 1325(a)(5)(B)(i).

f. **Vesting of Title.** Title to the property of the estate shall vest in the Debtor(s) upon confirmation of the plan pursuant to 11 USC Section 1327(b).

g. **Claim of Exemptions.** Debtor(s) claims of exempt property and valuations thereof filed pursuant to applicable state law, shall be allowed in the amounts listed on Schedule C.

h. **Late Filed Claims.** All late filed unsecured claims shall be separately classified and will be paid 0%.

i. **Allowance of Claims.** All timely filed claims shall be allowed as to the amount and classification unless objected to by the Debtor(s).

j. **Application of Mortgage Payments.** Confirmation of the plan shall impose a duty on the holders and/or servicers of claims secured by liens on real property to apply the payments received from the Trustee on pre-petition arrearages, if any, only to such arrearages; to deem the pre-petition arrearages as contractually cured by confirmation; to apply the direct mortgage payments, if any, paid the Debtor(s) to the month in which they were made under the plan or directly by the Debtor(s), whether such payments are immediately applied to the loan or placed into some type of suspense account; to notify the Trustee, the Debtor(s) and the attorney for the Debtor(s) of any changes in the interest rate for an adjustable rate mortgage and the effective date of the adjustment; to notify the Trustee, the Debtor(s) and attorney for the Debtor(s) of any change in the taxes and insurance that would increase or reduce the escrow portion of the monthly mortgage payment; and to otherwise comply with 11 USC Section 524(i).

k. **Arbitration.** The plan filed by Debtor(s) herein specifically rejects, avoids, cancels and otherwise releases the Debtor(s) for any and all contractual provisions, with any party or entity, which could or may impose on the Debtor(s) any duty, requirement or obligation to submit any and all claims, demands or causes of action of the Debtor(s) or any defenses, affirmative or otherwise, of any nature whatsoever, whether known or unknown, and whether arising pre-petition or post-petition, to any form of binding arbitration or alternative dispute resolution. Consequently, confirmation of this plan shall constitute a finding that any such clauses, conditions or provisions, whether arising under the Federal Arbitration Act or any state

rule, statute, or regulations, are invalid, void and otherwise unenforceable as to the Debtor(s) or the Chapter 13 Trustee.

l. **Title to Secured Property.** Upon the satisfaction or other discharge of a security interest in a motor vehicle, mobile home, or in any other property of the estate in bankruptcy for which the certificate of title is in the possession of the secured party, the secured party shall within 10 days after demand and, in any event, within 30 days of receipt of the notice of the entry of the Discharge Order, execute a release of its security interest on the said title or certificate, in the space provided therefore on the certificate or as the Division of Motor Vehicles prescribes, and mail or deliver the certificate and release to the Debtor(s) or the attorney for the Debtor(s). Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with the provision. This provision shall be enforced in a proceeding filed before the Bankruptcy Court and each such creditor consents to such jurisdiction by failure to file any timely objection to this plan. Such an enforcement proceeding may be filed by the Debtor(s) in this case either before or after the entry of the discharge order and either before or after the closing of this case. The Debtor(s) specifically reserve the right to file a motion to reopen this case under Section 360 of Title 11 of the United States Code to pursue the rights and claims provided for herein.

m. **Refund if Plan Not Confirmed.** Should this plan not be confirmed, or be dismissed at any time after confirmation, the Trustee shall return to Debtor(s) all undistributed funds by delivering same to their attorney, H. J. Dane, 1111 E. River Drive, Davenport, Iowa, 52803.

The Debtor(s) further represents an ability to carry out this plan, that it is in good faith, and is their best effort.

Dated: September 1, 2016

Signed: /s/ Russell E. Schickling
Debtor

Dated: September 1, 2016

Signed: /s/ Kathy L. Schickling
Debtor

Signed: /s/ H. J. Dane
Attorney for Debtors

Summary of Debts scheduled to be paid in plan:


Administrative Costs:	\$	63,000
Priority debts:	\$	40,143
Secured Debts and Interest	\$	296,214
Unsecured debts:	\$	643
TOTAL	\$	400,000

By signing below, the attorney certifies that on this 2nd day of September, 2016, this document was filed electronically in the United States Bankruptcy Court, for the Southern District of Iowa. The parties listed below will receive notice electronically.

US Trustee
USTPRegion12.DM.ECF@usdoj.gov

Carol Dunbar
cfidunbar@cfu.net,
cdunbar13s@ecf.epiqsystems.com

Elizabeth Goodman, Atty
Chapter13@qwest.net

Signed: /s/ H. J. Dane 
Attorney for Debtors

In re:
Russell E Schickling
Kathy L Schickling
Debtors

Case No. 16-00997-lmj
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0863-4

User: andl
Form ID: NTCBDBK

Page 1 of 2
Total Noticed: 51

Date Rcvd: Sep 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2016.

db/jdb
802166403 +Russell E Schickling, Kathy L Schickling, 28105 225th St., Le Claire, IA 52753-9724
Advanceme, Inc., c/o Joseph G. Bertroche, Jr., 425-2nd Street SE, Suite 940, PO Box 155,
Cedar Rapids, IA 52406-0155
802166404 Bank of America, PO Box 15726, Wilmington, DE 19886-5726
802166405 Bank of America, PO Box 17220, Baltimore, MD 21297-1220
802187296 +Can Capital Merchant Services, Inc., 2015 Vaughn Road, Building 500,
Kennesaw, GA 30144-7831
802176991 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
802183926 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
802166406 Cardiovascular Medicine, PO Box 428, Davenport, IA 52805-0428
802167941 +Financial Adjustment Bureau Inc., 612 Jefferson, Burlington, IA 52601-5428
802166409 +Financial Adjustment Bureau, Inc., P.O. Box 276, 612 Jefferson, Burlington, IA 52601-5428
802166411 +Ford Motor Credit, PO Box 152271, Irving, TX 75015-2271
802166414 Genesis Medical Center, P.O. Box 739, Moline, IL 61266-0739
802166413 Genesis Medical Center, PO Box 70, Davenport, IA 52805-0070
802166415 +Gibraltar, 400 Skokie Blvd #375, Northbrook, IL 60062-7928
802166421 ++IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471
(address filed with court: Iowa Department of Revenue, ATTN: Bankruptcy Unit, PO Box 10471,
Des Moines, IA 50306)
802166423 +James S. Zmuda, Califf & Harper, 506 - 15th St. Ste. 600, Moline, IL 61265-2149
802166424 +Joseph Bertroche, 222 3rd Ave SE, Cedar Rapids, IA 52401-1509
802166425 +Kimberly Park Dental Assoc., 3512 Jersey Ridge Road, Davenport, IA 52807-2223
802166427 +Laura T. Lang, 5529 Baraboo Ct., Davenport, IA 52804-4867
802166428 Medic EMS, PO Box 309, Orion, IL 61273-0309
802166429 Metropolitan Medical Laboratory, P.O. Box 128, Davenport, IA 52805-0128
802166431 +Michael L. Gorsline, Vollertsen, Britt & Gorsline, 5119 Utica Ridge Rd.,
Davenport, IA 52807-3062
802166430 +Michael L. Gorsline, Vollertsen, Britt & Gorsline, PC, 5119 Utica Ridge Rd.,
Davenport, IA 52807-3062
802166432 +ORA Orthopedics, 2300 53rd Ave., Ste. LL04, Bettendorf, IA 52722-7565
802166433 +Ortho & Rheuma Assoc PC, 2300 53rd Ave., #L101, Bettendorf, IA 52722-7564
802166434 +Ortho & Rheuma Assoc PC, 1414 West Lombard, Davenport, IA 52804-2148
802166436 Pearl Capital, 9th Floor, 100 William St, New York, NY 10038
802166437 +Premier MRI Center, Inc., 2300 53rd Ave., #L101, Bettendorf, IA 52722-7564
802166438 Quad Cities Nephrology Associates, LLC, 400 John Deere Rd., Moline, IL 61265-6898
802166439 +Radiology Group Imaging, 1970 E. 53rd Street, Davenport, IA 52807-2710
802166440 +Sneaky Pete's, 207 N. Cody Rd., Le Claire, IA 52753-9219
802166443 +TPC Cash & Carry, 2160 E. 53rd Street, Davenport, IA 52807-2706
802166442 +Thomas C. Hill, Attorney at Law, 1987 Spruce Hills Drive, Bettendorf, IA 52722-2624
802166444 +Tri State Adjustment, 440 Challenge Street, Freeport, IL 61032-2540
802166445 Trinity Medical Center, Payment Processing Center-PMD, PO Box 219714,
Kansas City, MO 64121-9714
802166446 Trinity Medical Center, Payment Processing Center - PMD, 10604 Justin Drive,
Des Moines, IA 50322-3755

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

802183972 E-mail/PDF: resurgentbknofications@resurgent.com Sep 02 2016 22:33:47
Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,
Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
802166407 E-mail/Text: mrdiscen@discover.com Sep 02 2016 22:37:09 Discover, PO Box 30395,
Salt Lake City, UT 84130-0395
802166408 E-mail/Text: mrdiscen@discover.com Sep 02 2016 22:37:09 Discover Card Services,
PO Box 15316, Wilmington, DE 19850
802168429 E-mail/Text: mrdiscen@discover.com Sep 02 2016 22:37:09 Discover Bank,
Discover Products Inc., PO Box 3025, New Albany, OH 43054-3025
802166410 E-mail/Text: data_processing@fin-rec.com Sep 02 2016 22:37:10
Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
802166412 E-mail/PDF: geccsedi@recoverycorp.com Sep 02 2016 22:33:55 GEMS, PO Box 960090,
Orlando, FL 32896-0090
802174885 +E-mail/Text: bankruptcy@hraccounts.com Sep 02 2016 22:37:10 GENESIS HOME MEDICAL EQUIPMENT,
C/O H AND R ACCOUNTS INC, PO BOX 672, MOLINE, IL 61266-0672
802166416 +E-mail/Text: bankruptcy@hraccounts.com Sep 02 2016 22:37:10 H & R Accounts, P.O. Box 672,
Moline, IL 61266-0672
802166417 E-mail/Text: bankruptcy@hraccounts.com Sep 02 2016 22:37:10 H & R Accounts, Inc.,
7017 John Deere Parkway, PO Box 672, Moline, IL 61266-0672
802166419 E-mail/Text: cio.bncmail@irs.gov Sep 02 2016 22:37:10 Internal Revenue Service,
Associate Area Counsel, 1616 Capital Avenue Suite 435, Omaha, NE 68102-4923
802166426 E-mail/Text: bnckohlsnotices@becket-lee.com Sep 02 2016 22:37:10 Kohl's Payment Center,
PO Box 2983, Milwaukee, WI 53201-2983
802170207 +E-mail/Text: mdeclerck@quad-corp.com Sep 02 2016 22:37:16
Metro Lab, QC Path, Pulmonary, Genesis Health System, c/o Quad Corporation,
2322 E Kimberly Rd Ste 215W, Davenport, IA 52807-7207

EXHIBIT F

District/off: 0863-4

User: andl
Form ID: NTCBDBKPage 2 of 2
Total Noticed: 51

Date Rcvd: Sep 02, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

802174884 +E-mail/Text: bankruptcy@hraccounts.com Sep 02 2016 22:37:10 NEUROLOGY CONSULTANTS,
C/O H AND R ACCOUNTS INC, PO BOX 672, Moline, IL 61266-0672

802166435 E-mail/Text: jreagan@qcorthospecialists.com Sep 02 2016 22:37:14 Orthopaedic Specialists,
3385 Dexter Ct Ste. 300, Davenport, IA 52807-3471

802166447 E-mail/PDF: gecsed@recoverycorp.com Sep 02 2016 22:33:47 Wal-Mart, PO Box 530927,
Atlanta, GA 30353-0927

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471
(address filed with court: Iowa Department of Revenue, Attn: Bankruptcy Unit,
P.O. Box 10471, Des Moines, IA 50306)

cr* +Laura T. Lang, 5529 Baraboo Ct., Davenport, IA 52804-4867

802166420* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Insolvency Group,
210 Walnut Street, Stop 5301, Des Moines, IA 50309-2109)

802166418* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114)

802166422* ++IOWA DEPARTMENT OF REVENUE, ATTN BANKRUPTCY UNIT, PO BOX 10471, DES MOINES IA 50306-0471
(address filed with court: Iowa Department of Revenue, Hoover State Office Building,
Des Moines, IA 50319)

802166441* +Sneaky Pete's, 207 N. Cody Rd, Le Claire, IA 52753-9219

TOTALS: 0, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2016

Signature: /s/Joseph Speetjens.

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2016 at the address(es) listed below:

Carol F. Dunbar cfdunbar@cfu.net, cdunbar13s@ecf.epiqsystems.com
Carol F. Dunbar on behalf of Trustee Carol F. Dunbar cfdunbar@cfu.net,
cdunbar13s@ecf.epiqsystems.com
Elizabeth E Goodman on behalf of Trustee Carol F. Dunbar chapter13@qwestoffice.net,
awarford13@ecf.epiqsystems.com
H J Dane on behalf of Joint Debtor Kathy L Schickling hjdane@hjdane.com,
kayla@hjdane.com;elizabeth@hjdane.com
H J Dane on behalf of Debtor Russell E Schickling hjdane@hjdane.com,
kayla@hjdane.com;elizabeth@hjdane.com
John E Waters on behalf of Creditor Iowa Department of Revenue IDRBankruptcy@iowa.gov
Richard A Davidson on behalf of Creditor Laura T. Lang rdavidson@l-wlaw.com
United States Trustee USTPRegion12.DM.ECF@usdoj.gov

TOTAL: 8

EXHIBIT

2 3

**UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF IOWA**

110 E. Court Avenue, Suite 300
Des Moines, Iowa 50309-2044
www.iasb.uscourts.gov

In the Matter of:
Russell E Schickling
Kathy L Schickling
Debtor(s)

Case No. 16-00997-lmj13

ORDER AND NOTICE OF BAR DATE

The following docket text and Notice of Bar Date result from the indicated document(s) filed in the above captioned case:

Notice of Bar Date to Chapter 13 Plan (RE: related document(s)44 Modified Chapter 13 Plan Before Confirmation filed by Debtor Russell E Schickling, Joint Debtor Kathy L Schickling) Objections Due By 09/23/2016. (andl)

NOTICE IS GIVEN that objections to the above referenced matter must be filed by the date referenced in the above docket text. Objections, if any, shall be filed with the Clerk, U.S. Bankruptcy Court. Said objections must include proof of service on all appropriate parties as required by the Federal Rules of Bankruptcy Procedure.

NOTICE IS FURTHER GIVEN that only timely and substantive objections will be set for hearing by separate notice. Otherwise an appropriate order will be entered without further notice and hearing.

IT IS THEREFORE ORDERED that this notice supersedes any other bar date notice the filer may have served for this matter and all parties receiving this notice shall govern themselves accordingly.

IT IS FURTHER ORDERED that a party who has not already received the document(s) indicated above may request such document(s) from the filer (if review of the content is absolutely necessary in determining whether to file an objection to the above referenced matter) and the filer shall comply promptly with such request.

Judge Lee M. Jackwig
United States Bankruptcy Judge

H. J. DANE LAW OFFICE

Attorneys and Counselors at Law

H. J. (Jack) Dane
Breanne M. Schadt
Jennie L. Clausen
Alicia D. Gieck
Calvin H. Dane

KSTT Place
1111 E. River Drive
Davenport, Iowa 52803-5740

Licensed in Iowa and Illinois
Telephone: (563) 326-0006
Facsimile: (563) 326-6204
E-Mail: hjdane@hjdane.com

June 2, 2016

Gibraltar
400 Skokie Blvd., #375
Northbrook, IL 60062

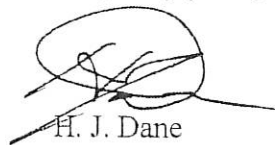
Re: Russell and Kathy Schickling
d/b/a Sneaky Peters Steak House
203 N. Cody Road, LeClaire, IA

Dear Sirs/Madam:

The undersigned attorney represents Russ and Kathy Schickling who are operating Sneaky Pete's Steak House. The business has a credit card processing system which apparently is generating payments to your company. I have enclosed a copy of the Notice of Bankruptcy.

Please immediately cease and desist from collecting debts in violation of the automatic stay imposed by the U.S. Bankruptcy Court of the Southern District of Iowa.

Very truly yours,



H. J. Dane

HJD/psh
Enclosure
Cc: Clients